

The Younger Set.

By ROBERT W. CHAMBERS.
Author of "The Fighting Chance," Etc.

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It appeared that she could not do so—that even the threatened tendency of Black Copper could not sharpen her wits to devise a way for him. Very innocently she told him that Jack Ruthven was leading the Chinese commission with Mrs. Delmour-Carnes from one end, Gerald Erroll with Gladys from the other—a hint that a card ought to be easy enough to obtain in spite of the strangely forgetful Orchills.

Long since he had fixed upon Gladys Orchill as the most suitable silent partner for the unbuild house of Neergard, unconcerned that rumor was already sending her abroad for the double purpose of getting rid of Gerald and of giving deserving aristocracy a look in at the fresh youth of her and her selling price.

He had come on various occasions close to the unruffled skirts of this young girl—not yet, however, in her own house. But Saxon Orchill had recently condescended to turn around in his office chair and leave his amusing railroad combinations long enough to divide with Neergard a quarter of a million copper profits, and there was another turn to be expected when Neergard gave the word.

Therefore it puzzled and confused Neergard to be overlooked where the gay world had been summoned with an accompanying blast from the public press; therefore he had gone to Rosamund with the curtest of hints that he would like to have a card to the Orchill affair.

"There is no use in speaking to George," she said, shaking her head.

"Try it," returned Neergard, with a hint of a snarl. And he took his leave and his hat from the man in waiting, who looked after him with the slightest twitching of his shaven upper lip, for the lifting of an eyebrow in the drawing rooms becomes warrant for a tip that runs very swiftly below stairs.

That afternoon, alone in his office, Neergard remembered Gerald, and for the first time he understood the mistake of making an enemy out of what he had known only as a friendly fool.

But it was a detail, after all—merely a slight error in assuming too early an arrogance he could have afforded to wait for. He had waited a long, long while for some things.

As for Fane, he had him locked up with his short account. No doubt he'd hear from the Orchills through the Fanes. However, to clinch the matter he thought he might as well stop in to see Ruthven.

So that afternoon he took a hansom at Broad and Wall streets and rolled smoothly uptown, not seriously concerned, but willing to have a brief understanding with Ruthven on one or two subjects.

As his cab drove up to the intricate ornamental little house of gray stone a big touring limousine wheeled out from the curb, and he caught sight of Saxon Orchill and Phoenix Mottly inside, evidently just leaving Ruthven.

His smiling and very cordial bow was returned coolly by Orchill and apparently not observed at all by Mottly. He sat a second in his cab motionless, the obsequious smile still stenciled on his flushed face. Then the flash darkened. He got out of his cab and, bidding the man wait, rang at the house of Ruthven.

Ruthven in a lounging suit of lilac silk, sashed in with flexible silver, stood with his back to the door as Neergard was announced, and even after he was announced Ruthven took his time to turn and stare and nod with a deliberate negligence that accentuated the affront.

Neergard sat down. Ruthven gazed out of the window, then, soft thumbs hooked in his sash, turned leisurely in impudent interrogation.

"What is the matter with you?" asked Neergard. "I see there's some trouble somewhere. What is it? What's the matter with Orchill and that hatch-faced beagle pup, Mottly? Is there anything the matter, Jack?"

"Nothing important," said Ruthven, with an intonation which troubled Neergard. "Did you come here to ask anything of me? Very glad to do anything, I'm sure."

"Are you? Well, then, I want a card to the Orchills."

"Awfully sorry."

"You mean you won't?"

"Well, if you really insist, they—ah—don't want you, Neergard."

"Who—why—how do you happen to know that they don't? Is this some petty spite of that young cub, Gerald, or—"

"—and he almost looked at Ruthven—"

"—is this some childish whim of yours?"

"Oh, really now—"

"Yes, really now," sneered Neergard. "You'd better tell me. And you'd better understand now, once for all, just exactly what I've outlined for myself so you can steer clear of the territory I operate in. I need a little backing, but I can get along without it. And what I'm going to do is to marry Miss Orchill. Now you know; now you understand. I don't care a hang about the Erroll boy, and I think I'll discount right now any intentions of any married man to bother Miss Orchill after some Dakota decree frees him from the woman whom he's driven into a asylum."

Ruthven looked at him curiously.

"So that is discounted, is it?"

"I think so," nodded Neergard. "I don't think that man will try to obtain a divorce until I say the word."

"Oh, why not?"

"Because of my knowledge concerning that man's crooked methods in obtaining for me certain options that meant ruin to his own country club," said Neergard coolly.

"I see. How extraordinary! But the club has bought in all that land, hasn't it?"

"Yes, but the stench of your treachery remains, my friend."

"Not treachery, only temptation," observed Ruthven blandly. "I've talked



"Nothing important," said Ruthven. "It all over with Orchill and Mottly. I told Orchill what you persuaded me to do."

"You—you—"

"Not at all; not at all!" protested Ruthven, languidly settling himself once more among the cushions. "And, by the way," he added, "there's a law—bylaw, something of other—that I understand may interest you"—he looked up at Neergard, who had sunk back in his chair—"about unpaid assessments."

Neergard now for the first time was looking directly at him.

"Unpaid assessments," repeated Ruthven. "It's a detail—a law—never enforced unless we—ah—find it convenient to rid ourselves of a member."

"Thought it just as well to mention it," said Ruthven blandly, "as they've seen fit to take advantage of the—ah—opportunity—under legal advice. You'll hear from the secretary, I fancy—Mottly, you know. Is there anything more, Neergard?"

He looked at Ruthven, scarcely seeing him. Finally he gathered his thick legs under to support him as he rose, stupidly, looking about for his hat.

Ruthven rang for a servant. When he came, Neergard followed him without a word, small eyes vacant, the moisture visible on the ridge of his nose, his red, blunt hands dangling as he walked. Behind him a lackey laughed.

In due time Neergard, who still spent his penny on a morning paper, read about the Orchill ball. There were three columns and several pictures. He read every item, every name, to the last imbecile period.

Then he rose wearily and started downtown to see what his lawyers could do toward reinstating him in a club that had expelled him—to find out if there remained the slightest trace of a chance in the matter. But even as he went he knew there could be none.

There was a new pressure which he was beginning to feel vaguely hostile to him in his business enterprises—hitches in the negotiations of loans, delays, perhaps accidental, but annoying; changes of policy in certain firms who no longer cared to consider acreage as investment, and a curiously veiled antagonism to him in a certain railroad, the reorganization of which he had dared once to aspire to.

And one day, sitting alone in his office, a clerk brought him a morning paper with one column marked in a big blue penciled oval.

It was only about Gerald Erroll and Gladys Orchill, who had run away and married because they happened to be in love, although their relatives had prepared other plans for their separate disposal. The column was a full one, the heading in big type—a good deal of pother about a boy and a girl, after all, particularly as it appeared that their respective families had determined to make the best of it.

It took Neergard all day to read that column. Then he went home with a mental lassitude that depressed him and left him drowsy in his great armchair before the grate—too drowsy and apathetic to examine the letters and documents laid out for him by his secretary, although one of them seemed to be important—something about alienation of affections, something about a yacht and Mrs. Ruthven, and a heavy suit to be brought unless other settlement was suggested as a balm to Mr. Ruthven.

To dress for dinner was an effort—a purely mechanical operation which was only partly successful, although his man aided him. But he was too tired to continue the effort, and at last it was his man alone who disembarrassed him of his heavy clothing and who laid him among the bedclothes, where he sank back, relaxed, breathing loudly in the dreadful depressed stupor of utter physical and neurotic prostration.

(To be continued.)

—IF—

You WANT a cook

You WANT a situation

You WANT help

You WANT to sell

You WANT to buy

Use the classified column of

THE NEWS.

Xmas Presents For Mere Man.

Homemade Offerings That Will Appeal to the Masculine Heart—A Bachelor's Roll—Latest Collar Box.

The average male is usually a very difficult individual to cater to in the way of Christmas presents. The designs illustrated are likely to prove acceptable, especially the bachelor's roll, to the unwedded male condemned to sew on his buttons. For its manufacture a strip of black cloth is serviceable material to use. As the picture shows, it consists of a straight strip about eight inches long and wide enough to take two spools of cotton placed lengthwise. The edges are turned in and stitched, the inside being lined with white flannel. When this is done cut two circular pieces of the cloth a trifle larger than a spool of cotton, turn in the edges evenly, line with the same material as that used for the roll, turn over the one end of the strip and sew to the circle, leaving the opening wide enough to slip in two spools of cotton.



MATERIALS REQUIRED.
One eighth yard of black cloth.
One eighth yard of white flannel.
Pair of white buttons.
Pair of scissors.
Piece of linen tape.
Needles.

A BACHELOR'S ROLL.

Sew the other circle on the other end to match, then make the neckpiece, also of flannel. Secure a strip across the roll from one side to the other, as seen in the illustration, sew some buttons to these, then sew on a strip of narrow tape across the roll through which a pair of scissors can be slipped. Finish off the ends neatly, and the little roll is complete.

Almost any man is pleased with a collar box as a Christmas present, and one of the latest designs is illustrated. In its best form leather is the material used, but any strong fabric will answer the purpose. The box consists of a bag stiffened at the lower part and sewed to a circle of cardboard large enough to accommodate the collars. The edges of the stiffened portion are ornamented with fancy cord, while a cord run through a casing draws the bag up. The word "Collars" may be embroidered on one side or merely the initials. If made of leather the cords should be passed through slits cut at regular intervals.

A cuff case is arranged to match the collar bag, the two making a most attractive set.

The stamped material comes in two pieces, front and back, which have ends arranged to fold over and fasten with snaps on the front. This allows the case to be opened at both ends, which is often a great convenience. The case is lined with a handsome green moire which comes with the outfit. One skin each of silk of the different shades is required for working.



MATERIALS REQUIRED.
One small skin of green leather.
Two yards of silk cord or
One yard of cretonne.
Four yards silk cord.
Embroidery silks for lettering.

THE LATEST COLLAR BOX.

One of the simplest and at the same time one of the most appreciative gifts which one can make a girl is a waist protector to slip over the closet hanger which holds her fancy waists. It is the easiest thing in the world to make. Take a square of figured silk, silkoline or any pretty, light material, cut a hole in the center large enough to slip easily around the collar of the waist and finish around the edges with some pretty white lace. Rosettes of narrow satin ribbon tacked on the corners will add to the dainty effect. Lining is not advised, as this would make the protector too heavy for delicate waists.

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USEFUL PRESENTS.

Dainty Christmas Trifle For the Woman Who Sews—Ribbon Holder.

A sewing case of cretonne is always appreciated as a gift by the woman who does her own mending. The vivid colors of the cretonne and the grace of the design, make it particularly attractive as a material for this purpose. The case illustrated may easily be made at home at a very small cost.

A strip of cretonne is used for the outside of the case, and the inside is lined with silk harmonizing with the colors in the design. The sewing materials are held in place with straps of ribbon.

At each end of the case are ribbons that tie it when not in use.

A most ingenious and convenient holder for the rolls of baby ribbon which are such necessary trifles in the wardrobe of the dainty woman has been devised and is so simply formed that it may be attempted by the merest amateur in sewing.

When complete it resembles a very large spool of cotton, and the starting point is to cut two rounds in cardboard one inch larger in diameter than the roll of baby ribbon. These are covered on both sides with anything convenient, though white linen outside and white china silk on the inside is a suggestion.

Around one end may be embroidered "A Friend In Need," on the other the initials going diagonally. Holes are pierced in the center of the cardboard and the rolls of ribbon and the ends secured under rosettes sewed on the cardboard where the holes are in the cotton spool, the rolls in varied hue taking the place of the cotton.

The hanger also starts from these points, and through a loop on one end of the spool a tiny pair of scissors is slipped, the other end holding a bodkin in a similar loop.

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He Knew.

Willie was being enlightened by his older sister, who was telling him that God planted the trees. He very knowingly answered: "You can believe that if you want to, but I saw Mr. Emerson plant ours."—The Liberator

Capital, . . . \$100,000
Undivided Profits, \$160,000

—THE— Winchester Bank

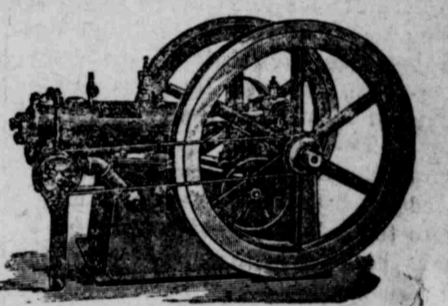
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